

Massachusetts Division of Insurance Annual Report  
 Membership in VISION Insured Preferred Provider Plans by County  
 as of December 31, 2005

|    | VISION<br>Insured Preferred Provider Plan Members <sup>1</sup><br>By County | Barnstable                | Berkshire                 | Bristol                   | Dukes                     | Essex                     | Franklin                  | Hampden                   | Hampshire                 | Middlesex                 | Nantucket                 | Norfolk                   | Plymouth                  | Suffolk                   | Worcester                 | MA                        |
|----|---|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
|    |   | Members at<br>End of 2005 |
| 1  | (The) Chesapeake Life Insurance Company                                     | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 4                         | 1                         | 0                         | 0                         | 5                         |
| 2  | Columbian Life Insurance Company  | 7                         | 0                         | 184                       | 0                         | 179                       | 2                         | 11                        | 7                         | 562                       | 0                         | 237                       | 109                       | 159                       | 102                       | 1,559                     |
| 3  | Combined Insurance Company of America                                       | 60                        | 15                        | 601                       | 0                         | 1,421                     | 238                       | 183                       | 137                       | 3,872                     | 0                         | 2,395                     | 658                       | 1,854                     | 1,451                     | 12,885                    |
| 4  | Connecticut General Life Insurance Company                                  | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         | 0                         |
| 5  | Fidelity Security Insurance Company   | 573                       | 104                       | 2,108                     | 4                         | 3,859                     | 736                       | 5,538                     | 1,412                     | 8,444                     | 0                         | 5,696                     | 3,467                     | 2,820                     | 5,222                     | 39,983                    |
| 6  | (The) Guardian Life Insurance Company of America                            | 7                         | 92                        | 0                         | 0                         | 137                       | 14                        | 0                         | 11                        | 1,611                     | 0                         | 207                       | 0                         | 2,054                     | 68                        | 4,201                     |
| 7  | Massachusetts Vision Service Plan, Inc.                                     | 0                         | 2,990                     | 1,226                     | 79                        | 9,590                     | 0                         | 918                       | 315                       | 75,568                    | 0                         | 13,878                    | 2,792                     | 39,708                    | 1,068                     | 148,132                   |
| 8  | (The) MEGA Life and Health Insurance Company                                | 454                       | 171                       | 719                       | 28                        | 976                       | 99                        | 378                       | 170                       | 1,683                     | 81                        | 799                       | 731                       | 416                       | 713                       | 7,418                     |
| 9  | Mid-West Life Insurance Company of Tennessee                                | 1,264                     | 97                        | 594                       | 70                        | 1,276                     | 69                        | 248                       | 132                       | 1,695                     | 63                        | 760                       | 866                       | 287                       | 759                       | 8,180                     |
| 10 | ReliaStar Life Insurance Company  | 1                         | 1                         | 1                         | 0                         | 4                         | 0                         | 0                         | 0                         | 20                        | 0                         | 6                         | 4                         | 10                        | 0                         | 47                        |
|    | <b>Total Members</b>  | 2,366                     | 3,470                     | 5,433                     | 181                       | 17,442                    | 1,158                     | 7,276                     | 2,184                     | 93,455                    | 144                       | 23,982                    | 8,628                     | 47,308                    | 9,383                     | 222,410                   |
|    | <b>2005 Massachusetts Population <sup>2</sup></b>                           | 226,514                   | 131,868                   | 546,331                   | 15,592                    | 738,301                   | 72,334                    | 461,591                   | 153,339                   | 1,459,011                 | 10,168                    | 653,595                   | 492,409                   | 654,428                   | 783,262                   | 6,398,743                 |
|    | <b>2005 Market Penetration Rate <sup>3</sup></b>                            | 1.04%                     | 2.63%                     | 0.99%                     | 1.16%                     | 2.36%                     | 1.60%                     | 1.58%                     | 1.42%                     | 6.41%                     | 1.42%                     | 3.67%                     | 1.75%                     | 7.23%                     | 1.20%                     | 3.48%                     |

<sup>1</sup> Information reported by carriers offering a VISION insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.1," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

<sup>2</sup> 2005 Population Source: Table 1: Annual Estimates of Population Change for Counties of Massachusetts: April 1, 2000 to July 1, 2005 (CO-EST2005-01-25). Source: Population Division, U.S. Census Bureau. Release Date: March 16, 2006.

<sup>3</sup> Total VISION insured preferred provider plan members in each county divided by the 2005 population in each county.